SOCIAL SECURITY

Need & importance of social security: In adverse circumstances of work and earning capacity, man is unable to support himself and his dependants in health and other needs.

In agrarian culture – security is provided to the old aged, unemployed, disabled in the village community in their family units itself.

In Industrial culture, in any adverse circumstances, he is unable to support himself & dependants.

Main features of comprehensive plans of social security:

1. Coverage of whole population
2. Coverage of contingencies
3. Adequate medical care & allied services
4. Benefits adequate to replace lost earnings
5. Contribution by employee, employer, state
6. Administration by tripartite organization

It is defined as the security that the society furnishes to its members through appropriate organization, who due to lack of foresight or in private combination with their fellow-beings cannot withstand the contingencies which essentially are sickness, invalidity, maternity & marriage.

This is the security given by the entire society collectively through some established organization.

The common problems during which one needs support are marriage, morbidity, invalidity and death.

Social security considers 3 essential elements

1. Security of employment
2. Security of income
3. Security of right to work

Social security has two faces

* social assistance
* social insurance

In social assistance the individual doesn’t have to pay for his welfare. He just receives the benefits either in cash or kind. Eg. unemployment allowance, Sanjay Gandhi Niradhar Yojana etc.

Social insurance in which the beneficiary has also to contribute towards saving & the organization or the employer also contributes his own share. During contingencies the cash or kind benefit can be paid to the worker. Here in the worker is actively involved in economic planning for his future. It doesn’t carry with it the sense of charity & inculcates a sense of responsibility for future planning. Examples – contributory provident fund, group insurance scheme, ESI scheme, old age pension.

**Approaches to Social Security**

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| **Social Assistance** | **Social Insurance** |
| No contribution for his welfare | Contribution for his welfare |
| Receives the benefits | Worker actively involved in economic planning for future |
| Involves a feeling of charity, sympathy | Does not involve sympathy, charity |
| Eg. Sanjay Gandhi Niradhar Anudhan Yojana  Sanjay Gandhi Swawavlamban yojana  National old age pension scheme  National family benefit scheme  National maternity benefit scheme | Eg. ESI scheme  CGHS  Group insurance scheme  Contributory provident fund scheme  LIC schemes  Old age pension |

Indian Constitution – Security measures Article 41

Within the limits of its economic capacity, it will make effective provision for securing the right to work and to educate and to assistance in case of unemployment, old age, sickness, disablement.

Article 42 – securing human conditions of work & maternity relief

Social security acts in India

Occupational Health: Coal Miners Act, Merchant Shipping Act, factory Act, ESI act, Maternity benefit act, Employees Provident fund act, payment of gratuity act.

Maternal & Child Health: The Child Marriage restraint act, prohibition of prenatal sex determination, child labour (prohibition and regulation act – 1986)

Medical care: Consumer protection act, Indian drugs & cosmetic act

Environmental: Environmental (Protection) act, Control water pollution act, prevention of food adulteration.

**Maharashtra State Government Social Assistance programs**

Sanjay Gandhi Niradhar Anudhan Yojana 1980

Beneficiaries: 1. Old people – supportless, Male > 65 years & Females > 60 years

2. Physically, mentally handicapped

3. Widows having children below 18 years.

Benefits: Rs. 100/month, if widow > 1 child – eligible for Rs. 250/month

Sanjay Gandhi Swawavlamban Yojana 1980

Beneficiaries: 1. Unemployed registered in employment

2. Artisan

3. Vegetable, fruit sellers, cycle mechanics etc.

Benefit: Those who worked as agricultural labourer in rural areas and at present unable to work in the field due to old age. (Male > 65 years, Female > 60 years living with support)

Benefit: Rs. 100/month